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Docket No. CITI0219-US

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re the Application of:

Arun AHUJA, et al.

Group Art Unit: Not Yet Assigned

Application No: Not Yet Assigned

Examiner: Not Yet Assigned

Filed: Herewith

For: **METHOD AND SYSTEM FOR NOTIFYING CUSTOMERS OF
TRANSACTION OPPORTUNITIES****INFORMATION DISCLOSURE STATEMENT**

Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

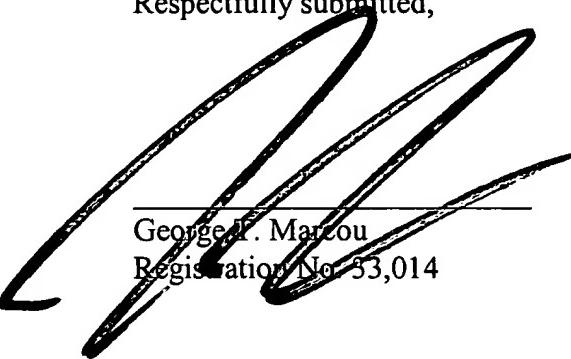
In accordance with the requirements of 37 C.F.R. §§ 1.56, 1.97-1.98, and MPEP § 609, Applicant(s) hereby bring the references noted on the attached Form PTO-1449 to the attention of the Patent Examiner. Copies of the references are attached.

The above information is presented so that the United States Patent and Trademark Office may, in the first instance, determine the materiality, if any, of the noted references to the claimed invention. See 37 C.F.R. § 1.104(a)(1998)(conferring upon the PTO the duty to consider and use any such information). It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the references be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

If the Patent Examiner has any questions or wishes to discuss this application, the Patent Examiner is kindly requested to telephone the undersigned.

No fees are believed to be necessary, however, the Office is hereby authorized to charge Deposit Account No. 501458 for any deficiencies. A copy of this correspondence is attached solely for this purpose.

Respectfully submitted,



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INFORMATION DISCLOSURE CITATION (Use several sheets if necessary)		Atty. Docket No. CITI0219-US	Serial No. 09/675,088
		Applicant(s): Arun AHUJA, et al	
		Filing Date April 14, 2000	Group

J1009 U.S. P. 832863 04/12/01

U.S. PATENT DOCUMENTS

Examiner * Initial	Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	6,138,158	10/24/00	Boyle et al.	709	225	
	6,094,681	7/25/00	Shaffer et al.	709	224	
	6,078,820	6/20/00	Wells et al	455	466	
	6,049,698	4/11/00	Capers, Jr., et al.	455	38.2	
	6,035,104	3/7/00	Zahariev	395	200	
	5,969,543	9/28/99	LaPorta et al	340	825.44	
	5,944,786	8/31/99	Quinn	709	206	
	5,907,547	5/25/99	Foladare et al.	370	352	
	5,875,302	2/23/99	Obhan	395	200.55	
	5,790,790	8/4/98	Smith et al.	395	200.36	
	5,745,689	4/28/98	Yeager et al.	395	200.36	
	5,706,211	1/6/98	Beletic et al.	364	514	

FOREIGN PATENT DOCUMENTS

	Document Number	Date	Country	Class	Subclass	Translation Yes No

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Page, Etc.)

/	/	www.banknetindia.com/issues/alert.htm, March 21, 2001
/	/	www.isolv.co.in/products.html, March 21, 2001
/	/	www.isolv.co.in/Citibank.html, March 21, 2001
/	/	www.isolv.co.in/etcinitialert.html, March 21, 2001
/	/	www.isolv.co.in/fexcitalert.html, March 21, 2001
		www.isolv.co.in/infolineca.html, March 21, 2001
/	/	Roselinsky, Milt, <i>Telecommunications</i> , "Ready for Prime Time", June 1999, pages 5-8
/	/	Wolfe, Devin, <i>Network, NA</i> , "The Promise of Unified Messaging", May 1, 1999, pages 8-13
/	/	Bonner, Paul, <i>Windows Sources, v4, n11</i> , "Cookie Recipes for Web-page Builders", November 1997, pgs. 13-15 and 20-21
/	/	Earls, Alan, <i>Informationweek, 1999, n 718, PGA1</i> , "True Test of the Web – As the Web Moves To The Core of Business, Testing of Applications and Infrastructure Is More Important Than Ever", pgs. 21-27

EXAMINER	DATE CONSIDERED

*Examiner: Initial if referenced considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.